

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:

Andrew Joseph Fornal
Marylee Fornal
fka Marylee Smith
Debtor(s)

Bankruptcy Case No.: 15-10227-TPA
Related to Docket No. 84
Chapter: 13
Docket No.: 85 - 84
Concil. Conf.: January 24, 2017 at 11:30 AM

ORDER

WHEREAS, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

IT IS HEREBY ORDERED that, on or before **January 5, 2017**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit* or *Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

OR

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

IT IS FURTHER ORDERED that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **January 17, 2017**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

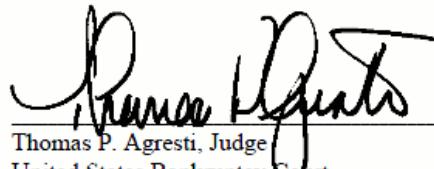
On **January 24, 2017 at 11:30 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at Bankruptcy Courtroom, U.S. Courthouse, 17 South Park Row, Erie, PA 16501.

If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: November 21, 2016

cm: All Creditors and Parties In Interest


Thomas P. Agresti, Judge
United States Bankruptcy Court

INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecur, Trustee
P.O. Box 84051
Chicago, IL 60689-4002

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Andrew Joseph Fornal
 Marylee Fornal
 Debtors

Case No. 15-10227-TPA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: vsong
 Form ID: 213

Page 1 of 2
 Total Noticed: 44

Date Rcvd: Nov 21, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 23, 2016.

db/jdb +Andrew Joseph Fornal, Marylee Fornal, 2498 McArthur Road, Jamestown, PA 16134-4944
 cr +HSBC MORTGAGE SERVICES, INC., 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
 14003740 #+Aaron Sales & Lease Own, 309 East Paces Ferry, Atlanta, GA 30305-2367
 14003743 +Capital One Bank, Attn: General Correspondence, Po Box 30285, Salt Lake City, UT 84130-0285
 14003745 +Citibank / The Home Depot, Centralized Bankruptcy, Po Box 790040, Saint Louis, MO 63179-0040
 14003746 +Community Bank Na, Attn: Bankruptcy, Po Box 509, Canton, NY 13617-0509
 14048684 +Community Bank, N.A., PO Box 509, Canton, NY 13617-0509
 14003748 +First Premier Bank, 3820 North Louise Avenue, Sioux Falls, SD 57107-0145
 14003751 +HSBC Bank, Attn: Bankruptcy, PO Box 5213, Carol Stream, IL 60197-5213
 14016658 +HSBC Mortgage Services, Inc., P.O. Box 21188, Eagan, Minnesota 55121-0188
 14003750 +Hsbc / RS, Attn: Bankruptcy Department, Po Box 5263, Carol Stream, IL 60197-5263
 14003756 +MCA Fixed Payment LLC, 525 Broadhollow Road, Melville, NY 11747-3736
 14058368 Navient Solutions, Inc., Department of Education Loan Services, P.O. Box 9635, Wilkes-Barre, PA 18773-9635
 14003758 North and South Shenango Joint, Municipal Authority, 3104 Water Trail Drive, Jamestown, PA 16134
 14003759 +Northwest Consumer Discount Company, 272 Chestnut Street, Suite J, Meadville, PA 16335-3202
 14003761 +PA Department of Labor and Industry, Attn: Joe Kots, 625 Cherry Street, Room 203, Reading, PA 19602-1152
 14003764 +Seventh Avenue, 1112 7th Avenue, Monroe, WI 53566-1364
 14003768 +Us Department Of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448
 14003769 +Verizon, Bankruptcy Dept, 500 Technology Drive, Suite 550, Saint Charles, MO 63304-2225
 14003770 +Wfs Financial / Wachovia Dealer Services, Po Box 3569, Rancho Cucamonga, CA 91729-3569
 14003771 +Windstream Communications, Attn: Alice Peace, 2 North Main Street, Greenville, SC 29601-4874

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/PDF: rmsciedi@recoverycorp.com Nov 22 2016 02:33:15 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
 14003741 +E-mail/Text: collections@blirentals.com Nov 22 2016 02:29:19 BLI Rentals, PO Box 992, Emporia, KS 66801-0992
 14018402 +E-mail/Text: ebn@squaretwofinancial.com Nov 22 2016 02:30:29 CACH, LLC, 4340 S. Monaco Street, 2nd Floor, Denver, CO 80237-3485
 14003742 +E-mail/Text: ebn@squaretwofinancial.com Nov 22 2016 02:30:29 Cach Llc, Attention: Bankruptcy Department, 4340 South Monaco Street, 2nd Floor, Denver, CO 80237-3485
 14049336 +E-mail/Text: bankruptcy@cavps.com Nov 22 2016 02:30:21 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
 14003744 +E-mail/Text: bk.notifications@jpmchase.com Nov 22 2016 02:29:22 Chase Auto, Attn: National Bankruptcy Dept, Po Box 29505, Phoenix, AZ 85038-9505
 14003747 +E-mail/PDF: pa_dc_ed@navient.com Nov 22 2016 02:33:00 Department Of Education / Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
 14003749 +E-mail/PDF: gcsedi@recoverycorp.com Nov 22 2016 03:16:44 GE Capital Retail Bank / Care Credit, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
 14003752 +E-mail/Text: bankruptcy@huntington.com Nov 22 2016 02:29:53 Huntington National Bank, Bankruptcy Department, Po Box 89424, Cleveland, OH 44101-6424
 14003754 +E-mail/Text: cio.bncmail@irs.gov Nov 22 2016 02:29:15 Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
 14029063 E-mail/Text: bk.notifications@jpmchase.com Nov 22 2016 02:29:22 JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
 14003757 +E-mail/Text: bankruptcydpt@mcmcg.com Nov 22 2016 02:29:58 Midland Funding LLC, 8875 Aero Drive, San Diego, CA 92123-2255
 14003760 +E-mail/Text: bankruptcynotices@pseco.com Nov 22 2016 02:30:34 P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
 14003762 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 22 2016 02:29:32 PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
 14088901 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 22 2016 02:33:21 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 14016381 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 22 2016 02:29:32 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
 14003763 +E-mail/PDF: resurgentbknotifications@resurgent.com Nov 22 2016 02:32:45 Pinnacle Credit Service, Attn: Bankruptcy, Po Box 640, Hopkins, MN 55343-0640
 14087964 +E-mail/Text: JCAP_BNC_Notices@jcap.com Nov 22 2016 02:30:18 Premier Bankcard, Llc, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
 14009917 E-mail/PDF: rmsciedi@recoverycorp.com Nov 22 2016 02:33:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

District/off: 0315-1

User: vson
Form ID: 213

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Total Noticed: 44

Date Rcvd: Nov 21, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

14003765 +E-mail/Text: bankruptcy@sw-credit.com Nov 22 2016 02:29:59 Southwest Credit System,
4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958
14003766 +E-mail/PDF: gecscedi@recoverycorp.com Nov 22 2016 03:16:06 Syncb / Bank Luxury,
PO Box 965036, Orlando, FL 32896-5036
14003767 +E-mail/PDF: gecscedi@recoverycorp.com Nov 22 2016 03:16:07 Syncb / Kawasaki,
900 Concourse Drive, Rapid City, SD 57703-4762
14086788 E-mail/PDF: gecscedi@recoverycorp.com Nov 22 2016 03:16:50 Synchrony Bank,
Attn: Bankruptcy Department, PO Box 530912, Atlanta, GA 30353-0912

TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Beneficial Consumer Discount Co.
cr JP MORGAN CHASE BANK, NATIONAL ASSOCIATION
cr The Huntington National Bank
14003755* +Internal Revenue Service, Office of District Counsel, 1000 Liberty Center, Suite 601C,
Pittsburgh, PA 15222-4014
14003753* Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230
TOTALS: 3, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 23, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 21, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JP MORGAN CHASE BANK, NATIONAL ASSOCIATION
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmllawgroup.com
Daniel P. Foster on behalf of Debtor Andrew Joseph Fornal dan@mrdebtbuster.com,
clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com
Daniel P. Foster on behalf of Joint Debtor Marylee Fornal dan@mrdebtbuster.com,
clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com
David Neeren on behalf of Creditor Beneficial Consumer Discount Co. dneeren@udren.com,
vbarber@udren.com
Keri P. Ebeck on behalf of Creditor The Huntington National Bank kebeck@weltman.com,
jbluemle@weltman.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trustee.wdpa.com
Stuart P. Winneg on behalf of Creditor Beneficial Consumer Discount Co. swinneg@udren.com,
cblack@udren.com

TOTAL: 8